

CLAIMS

What is claimed is:

1 1. A method for effecting user payment for a purchase by means of a
2 mobile station of the user in a telecommunication system that includes a telephone network to
3 which the mobile station is connected via a wireless communication link, a network application
4 connected to the telephone network and a mobile station application, comprising the steps of:
5 generating in the network application a user profile from modes of
6 payment employed by the user;
7 generating by means of the network application, when the mobile station
8 user is to make a purchase payment, a mode of payment message based on the user profile for
9 transmission to the mobile station;
10 presenting, on the mobile station, user-selectable payment alternatives;
11 and
12 generating a response message based on user input in response to the
13 presented payment alternatives and sending the response message to the network application.

1 2. A method in accordance with claim 1, wherein the user-selectable
2 payment alternatives presented on the mobile station are defined in the mode of payment
3 message.

1 3. A method in accordance with claim 1, further comprising the step of
2 defining, for inclusion in the mode of payment method, a control code for identifying the
3 network application.

1 4. A method in accordance with claim 1, further comprising the step of
2 processing the response message at the network application in accordance with the user profile
3 information.

5. A method in accordance with claim 1, further comprising the step of
requesting, by the network application, additional information from the mobile station by
means of which a payment is to be effected.

6. A method in accordance with claim 1, further comprising the step of
activating, by the network application, a new payment program in response to receipt by the
network application of the response message from the mobile station.

7. A system for effecting user payment for a purchase by means of a mobile
station of the user in a telecommunication system that includes a telephone network to which
the mobile station is connected via a wireless communication link, said system comprising:
a network application connected to the telephone network and comprising
means for generating a user profile from modes of payment employed by the user and means
for generating, when the mobile station user is to make a purchase payment, a mode of

7 payment message based on the user profile and for sending the generated mode of payment
8 message to the mobile station; and
9 a mobile station application associated with the mobile station and
10 comprising means for presenting, on the mobile station, user-selectable payment alternatives
11 for the purchase payment to be made, and means for generating a response message based on
12 user input in response to the presented payment alternatives.

1 8. A system in accordance with claim 7, further comprising means for
2 defining the user-selectable payment alternatives to be presented on the mobile station from the
3 mode of payment message.

4 9. A system in accordance with claim 7, further comprising means in the
5 mode of payment message for defining a control code that identifies the network application.

6 10. A system in accordance with claim 7, wherein said network application
7 further comprises means for processing the response message based on the user profile
8 information.

9 11. A system in accordance with claim 7, wherein said network application
10 further comprises means for requesting additional information from the mobile station by
11 means of which a payment is to be effected.

1 12. A system in accordance with claim 7, where said network application
2 further comprises means for activating a new payment program in response to receipt by the
3 network application of the response message from the mobile station.
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